Desc Main 08/14/2008 12:53:05pm Entered 08/14/08 12:54:10 Case 08-21340 Doc 1 Filed 08/14/08

Document Page 1 of 32 B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)						luntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Lee, Jae Do					of Joint Debtor (Sp	oouse) (Last, Fir	st, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					ner Names used by de married, maiden,			rs
Last four digits of Soc. Sec. or Individual-Taxpathan one, state all): xxx-xx-6194	yer I.D. (ITIN) No./C	Complete EIN (if	more		our digits of Soc. Seine, state all):	ec. or Individual-	Taxpayer I.D. (IT	IN) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 151 Morningside Lane East Buffalo Grove, IL	and State):			Street	Address of Joint D	ebtor (No. and S	Street, City, and S	State):
		ZIP CODE 60089						ZIP CODE
County of Residence or of the Principal Place of Lake	f Business:			Count	y of Residence or o	of the Principal P	lace of Business	:
Mailing Address of Debtor (if different from stre	et address):			Mailing	g Address of Joint I	Debtor (if differer	nt from street add	dress):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	reet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Che	Real Estate as o § 101(51B) sroker			the Pe Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	etition is Filed Natur (Chec	of a Fo Chapte of a Fo e of Debts k one box.)	er 15 Petition for Recognition reign Main Proceeding er 15 Petition for Recognition reign Nonmain Proceeding
· ,	(Check be Debtor is a ta under Title 26 Code (the Internal Code)	cempt Entity ox, if applicable. x-exempt organ of the United Sernal Revenue C	ization States		Debts are primarily debts, defined in 11 § 101(8) as "incurre ndividual primarily foersonal, family, or nold purpose."	U.S.C. ed by an or a house-	busine	are primarily ss debts.
Filing Fee (Che	ck one box.)			I —	ck one box: Debtor is a small bu	•	r 11 Debtors	I S C & 101/51D)
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Debtor is not a smack if: Debtor's aggregate nsiders or affiliates) ck all applicable A plan is being filed	noncontigent liq are less than \$2 a boxes: with this petition plan were solicit	or as defined in 1 uidated debts (e 2,190,000.	1 U.S.C. § 101(51D). xcluding debts owed to om one or more classes
Statistical/Administrative Information Debtor estimates that funds will be available.			dito vo				,	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded	and administrati		es paid	l,			
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000			50,001- 100,000	Over 100,000	
Estimated Assets	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Solid Stool Stoo	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

Case 08-21340 Doc 1 Filed 08/14/08 Entered 08/14/08 12:54:10 Desc Main 08/14/2008 12:53:05pm **Page 2** Document Page 2 of 32 B1 (Official Form 1) (1/08) Name of Debtor(s): Jae Do Lee **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Thomas R. Hitchcock 08/14/2008 Thomas R. Hitchcock Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\overline{\mathbf{A}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

(Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

Entered 08/14/08 12:54:10 Desc Main 08/14/2008 12:53:05pm Page 3 Case 08-21340 Doc 1 Filed 08/14/08 Document B1 (Official Form 1) (1/08) Name of Debtor(s): Jae Do Lee **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ Jae Do Lee Jae Do Lee (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 08/14/2008 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Thomas R. Hitchcock defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Thomas R. Hitchcock have provided the debtor with a copy of this document and the notices and Bar No. 6195164 information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Hitchcock and Associates, P.C. maximum fee for services chargeable by bankruptcy petition preparers, I have 120 South State Street given the debtor notice of the maximum amount before preparing any document Suite 803 for filing for a debtor or accepting any fee from the debtor, as required in that Chicago, Illinois 60603 section. Official Form 19 is attached. Phone No.(312) 551-6400 Fax No.(312) 551-6401 Printed Name and title, if any, of Bankruptcy Petition Preparer 08/14/2008 Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual

an individual.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jae Do Lee Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Case No.

Official Form 1, Exhibit D (10/06)

IN RE: Jae Do Lee

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Continuation Sheet No. 1

Continuation Greet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jae Do Lee Jae Do Lee
Date: 08/14/2008

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B6A (Official Form 6A) (12/07)

In re Jae Do Lee	Case No.	
		(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
151 Morningside Lane East, Buffalo Grove, IL 60089 Debtor's Principal Place of Residence-Surrendering Property	Fee Simple/Owns Jointly w		\$220,000.00	\$214,188.00

Total: \$220,000.00

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B6B (Official Form 6B) (12/07)

In re Jae Do Lee	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Foster Bank	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$1,000.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Jae Do Lee	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

		Continuation Sheet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Jae Do Lee	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Toyota Matrix	-	\$7,469.00
26. Boats, motors, and accessories.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Jae Do Lee	Case No.		
		(if known)	

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re Jae Do Lee	Case No.	
	·	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
151 Morningside Lane East, Buffalo Grove, IL 60089 Debtor's Principal Place of Residence- Surrendering Property	735 ILCS 5/12-901	\$15,000.00	\$220,000.00
Foster Bank	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Wearing apparel	735 ILCS 5/12-1001(a), (e)	\$1,000.00	\$1,000.00
2005 Toyota Matrix	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$2,400.00 \$506.00	\$7,469.00
		\$20,006.00	\$229,569.00

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B6D (Official Form 6D) (12/07) In re Jae Do Lee

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

ACCT #: 6100248143	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCT #: 70400462981440001 Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523 ACCT #: 1560651777161 Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256 ACCT #: 30400462981440001 **NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 151 Morningside Lane East, Buffalo Grove, IL REMARKS: In Foreclosure Surrendering Property **NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Current with Payments/will reaffirm **TOHOLORED: 08/2003 NATURE OF LIEN: Curren	Harris N.a. 111 W Monroe St		-	Credit Line Secured COLLATERAL: 151 Morningside Lane East, Buffalo Grove, IL REMARKS: In Foreclosure Surrendering Property				\$77,803.00		
ACCT #: 1560651777161 Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256 DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 151 Morningside Lane East, Buffalo Grove, IL REMARKS: In Foreclosure Surrendering Property VALUE: \$220,000.00	Toyota Motor Credit 1111 W 22nd St Ste 420		-	NATURE OF LIEN: Automobile COLLATERAL: 2005 Toyota Matrix REMARKS: Current with Payments/will reaffirm	-			\$7,469.00		
Subtotal (Total of this Page) > \$224 657.00 \$0	Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way		-	DATE INCURRED: 08/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 151 Morningside Lane East, Buffalo Grove, IL REMARKS: In Foreclosure Surrendering Property	-			\$136,385.00		
Subtotal (Total of this Page) > \$221 657 00 \$0										
		Subtotal (Total of this Page) > \$221,657.00 \$0.00 Total (Use only on last page) > \$221,657.00 \$0.00								

No ___continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document

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B6E (Official Form 6E) (12/07)

In re Jae Do Lee

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

√	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Jae Do Lee

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3499914336305713 American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355		-	DATE INCURRED: 04/18/2007 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor				\$10,604.00
ACCT #: 4313 0356 3144 6499 Bank Of America Pob 17054 Wilmington, DE 19884		-	DATE INCURRED: 04/2007 CONSIDERATION: Credit Card REMARKS: Account Closed By Grantor				\$6,588.00
ACCT #: 4264 2876 4900 8766 Bank Of America Pob 17054 Wilmington, DE 19884		-	DATE INCURRED: 06/2007 CONSIDERATION: Credit Card REMARKS: Account Closed By Grantor				\$1,263.00
ACCT #: 549092678003 Chase Attn: Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156		-	DATE INCURRED: 05/2003 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor				\$6,625.00
ACCT #: 542418068625 Citi Po Box 6241 Sioux Falls, SD 57117		-	DATE INCURRED: 05/2007 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor				\$5,550.00
ACCT#: 542418058050 Citi Po Box 6241 Sioux Falls, SD 57117		-	DATE INCURRED: 08/2007 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor				\$5,117.00
continuation sheets attached		(Rep	Sul (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, or	otal le l	- - - -	\$35,747.00

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Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEDNENCO	I INI IOI IIDATED	ONLIGOIDALED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 542418069182 Citi Po Box 6241 Sioux Falls, SD 57117		-	DATE INCURRED: 06/2007 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor					\$4,173.00
ACCT #: 5528150023984268 Citicards Po Box 6241 Sioux Falls, SD 57117		-	DATE INCURRED: 05/2007 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor					\$7,704.00
ACCT #: 601100742880 Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		-	DATE INCURRED: 10/2005 CONSIDERATION: Credit Card REMARKS: Account Closed By Grantor					\$9,013.00
ACCT #: 603459070040 Gemb/abt Tv Po Box 981439 El Paso, TX 79998		-	DATE INCURRED: 01/2004 CONSIDERATION: Charge Account REMARKS:					\$2,101.00
ACCT #: 601859050115 Gemb/banana Rep PO Box 103104 Roswell, GA 30076		-	DATE INCURRED: 01/2004 CONSIDERATION: Charge Account REMARKS:					\$460.00
ACCT #: 601859550479 Gemb/gap Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		-	DATE INCURRED: 01/2004 CONSIDERATION: Charge Account REMARKS:					\$254.00
Sheet no. <u>1</u> of <u>2</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to (Use only on last page of the completed ort also on Summary of Schedules and, if applications of Statistical Summary of Certain Liabilities and	d Sched icable, c	Γota ule on t	al : F.	.)	\$23,705.00

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B6F (Official Form 6F) (12/07) - Cont. In re Jae Do Lee

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEUNITNOU	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 652-18-6194 Hidden Lake Condo Association 151 Morningside Ln East Buffalo Grove, IL 60089	-	王 -	DATE INCURRED: CONSIDERATION: Condominium Assessments REMARKS:				\$1,422.02
ACCT#: Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603	-	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS: 02/21/2008				\$0.00
Sheet no of 2 continuation she Schedule of Creditors Holding Unsecured Nonpriority C			hed to	Subto			\$1,422.02
		(Rep	(Use only on last page of the completed S ort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, c	n th	F.) ne	\$60,874.02

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B6G (Official Form 6G) (12/07) In re Jae Do Lee

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Jae Do Lee

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Document

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B6I (Official Form 6I) (12/07)

In re Jae Do Lee

Case No	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:			Dependents of	Debtor and Sp	ouse	
Single	Relationship(s):	Spouse	Age(s):	Relationship	o(s):	Age(s):
Siligie		Son	9			
		Daughter	11 months			
Employment:	Debtor			Spouse		
Occupation	Unemployed					
Name of Employer						
How Long Employed						
Address of Employer						
INCOME: (Estimate of av	orago or projecto	d monthly in	come at time case filed)		DEBTOR	SPOUSE
			orate if not paid monthly)		\$1,000.00	3F003L
 Estimate monthly over 		1113310113 (1 10	rate ii not paid montiny)		\$0.00	
3. SUBTOTAL					\$1,000.00	1
4. LESS PAYROLL DE	DUCTIONS				φ1,000.00	
a. Payroll taxes (inclu		ty tax if b. is z	ero)		\$0.00	
b. Social Security Tax		•	,		\$0.00	
c. Medicare					\$0.00	
d. Insurance					\$0.00	
e. Union dues					\$0.00	
f. Retirement					\$0.00	
g. Other (Specify)					\$0.00	
h. Other (Specify)					\$0.00	
i. Other (Specify)j. Other (Specify)					\$0.00 \$0.00	
k. Other (Specify)			_		\$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTION	NS			\$0.00	1
6. TOTAL NET MONTH					\$1,000.00	
			ession or farm (Attach de	tailed etmt)	\$0.00	
8. Income from real pro	•	iless of profe	SSION OF IANN (Allach de	ialieu stirit)	\$0.00 \$0.00	
Interest and dividend	. ,				\$0.00	
10. Alimony, maintenance		nents pavable	e to the debtor for the del	otor's use or	\$0.00	
that of dependents lis					,	
11. Social security or gov		nce (Specify):				
					\$0.00	
12. Pension or retiremen					\$0.00	
Other monthly incom a.	е (эресіту):				\$0.00	
,					\$0.00	
D С.					\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 1	3			\$0.00	
14. GOBTOTAL OF LINE 15. AVERAGE MONTHL			wn on lines 6 and 14)		\$1,000.00	
	•		·	ino 15)		200.00
16. COMBINED AVERAG	JE IVION I HLY IN	COIVIE: (Com	bine column totals from I	ine 15)	\$1,0	00.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None.

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B6J (Official Form 6J) (12/07)

IN RE	Jae Do Lee	
IIN IXL.	Jae DU Lee	

Case No	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time becayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calcudiffer from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$250.00
b. Water and sewer	
c. Telephone	\$45.00
d. Other:	
3. Home maintenance (repairs and upkeep)	# 400.00
4. Food	\$400.00 \$25.00
Clothing Laundry and dry cleaning	\$25.00 \$15.00
7. Medical and dental expenses	ψ13.00
8. Transportation (not including car payments)	\$250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	·
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	\$100.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	\$430.00
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 	\$1,515.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$1,000.00
b. Average monthly expenses from Line 18 above	\$1,515.00
c. Monthly net income (a. minus b.)	(\$515.00)

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Jae Do Lee Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$220,000.00		
B - Personal Property	Yes	4	\$9,569.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$221,657.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$60,874.02	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,515.00
	TOTAL	15	\$229,569.00	\$282,531.02	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Jae Do Lee Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

otato tilo rollowing.		
Average Income (from Schedule I, Line 16)	\$1,000.00	
Average Expenses (from Schedule J, Line 18)	\$1,515.00	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$0.00	

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$60,874.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$60,874.02

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B6 Declaration (Official Form 6 - Declaration) (12/07)

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Jae Do Lee	Case No.	
		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re sheets, and that they are true and correct to the be	ead the foregoing summary and schedules, consisting of st of my knowledge, information, and belief.	17
Date <u>08/14/2008</u>	Signature <u>/s/ Jae Do Lee</u> Jae Do Lee	
Date	Signature	
	Ilf joint case, both spouses must sign.	

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Jae Do Lee	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,000.00 2008 job training

\$9,015.00 2007 Self-employed

\$4,688.00 2006 Self-employed

2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\sqrt{}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Jae Do Lee	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions	. foreclosures	and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \square

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT, NAME OF PAYER IF

OTHER THAN DEBTOR AND VALUE OF PROPERTY

\$1,700.00

AMOUNT OF MONEY OR DESCRIPTION

NAME AND ADDRESS OF PAYEE Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603

50.00 **Debt Reduction Services, Inc** 3-5-08 Certificate # 04321-ILN-CC-003507299

6213 North Cloverdale Road

Davenport, IA 52801

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Jae Do Lee Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

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	\checkmark	ĺ

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

11. Closed financial accounts

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None \square

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

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List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None \checkmark

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Jae Do Lee Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the $\mathbf{\Lambda}$ Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is \square or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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None

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NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Jae Do Lee	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within

	six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
None	19. Books, records and financial statements a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account

 \square and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the $\overline{\mathbf{A}}$ debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by $\overline{\mathbf{A}}$ the debtor within two years immediately preceding the commencement of this case.

20. Inventories None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the \square dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or $\overline{\mathbf{A}}$ holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement $\sqrt{}$ of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Case No. In re: Jae Do Lee (if known)

	butions by a co	
23. Withdrawals from a partnership or distri		orporation
. /		s credited or given to an insider, including compensation in any form, ite during one year immediately preceding the commencement of this
24. Tax Consolidation Group		
If the debtor is a corporation, list the name and federal tax purposes of which the debtor has been a member at any t		n number of the parent corporation of any consolidated group for tax is immediately preceding the commencement of the case.
25. Pension Funds If the debtor is not an individual, list the name and federal has been responsible for contributing at any time within si	, ,	tion number of any pension fund to which the debtor, as an employer, y preceding the commencement of the case.
f completed by an individual or individual and spouse]		
declare under penalty of perjury that I have read the answitachments thereto and that they are true and correct.	wers contained in	the foregoing statement of financial affairs and any
ate 08/14/2008	Signature	/s/ Jae Do Lee
	of Debtor	Jae Do Lee
ate	Signature	
	of Joint Debto	Or .
and the few modelings of follow statements. Find of the CECO	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B201 (04/09/06)

Document Page 30 of 32 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jae Do Lee

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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IN RE: Jae Do Lee

Fax: (312) 551-6401

E-Mail: Tom@Tomhitchcock.com

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

	o. op	
I, Thomas R. Hitchco	ck	_, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankrup	tcy Code.	
/s/ Thomas R. Hitchcock		
Thomas R. Hitchcock, Attorney for I	Debtor(s)	
Bar No.: 6195164		
Hitchcock and Associates, P.C.		
120 South State Street		
Suite 803		
Chicago, Illinois 60603		
Phone: (312) 551-6400		

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jae Do Lee	X /s/ Jae Do Lee	08/14/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jae Do Lee CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DISCLOS	OKE OF COMI	LINGATION OF ATTORNET	I OK DEDIOK		
1.	that compensation paid to m	ey for the above-named debtor(s) and tcy, or agreed to be paid to me, for connection with the bankruptcy case				
	For legal services, I have ag	reed to accept:		\$1,700.00		
	Prior to the filing of this state	ment I have received		\$1,700.00		
	Balance Due:			\$0.00		
2	The source of the compensa	ation naid to me was:				
۷.		Other (sp				
		– ``				
3.	The source of compensation	•				
	☑ Debtor	☐ Other (sp	ecify)			
4.	✓ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
		m. A copy of the agre	compensation with another person or peement, together with a list of the name			
5.	a. Analysis of the debtor's fit bankruptcy;b. Preparation and filing of a	nancial situation, and	eed to render legal service for all aspect d rendering advice to the debtor in dete es, statements of affairs and plan which f creditors and confirmation hearing, ar	ermining whether to file a petition in may be required;		
3.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
			CERTIFICATION			
	I certify that the foregoing representation of the debtor(nent of any agreement or arrangement proceeding.	for payment to me for		
	08/14/2008		/s/ Thomas R. Hitchcock			
	Date		Thomas R. Hitchcock Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603 Phone: (312) 551-6400 / Fax: (312)	Bar No. 6195164 551-6401		
	/s/ Jae Do Lee					
	Jae Do Lee					